

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Marie-Ann Greenberg MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

**Case No.: 19-21156**

IN RE:  
 SCOTT J APPEL

**Adv. No.:**

**Hearing Date:**

**Judge: JKS**

### **CERTIFICATION OF SERVICE**

1. I, Jackie Michaels, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 11/20/2020, I sent a copy of the following pleadings and/or documents to the parties listed below:

### **Certification of Default**

3. I hearby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

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Debtor:  
 SCOTT J APPEL  
 264 LEVINBURG LANE  
 WAYNE, NJ 07470  
 Mode of Service: Regular Mail

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Attorney for Debtor(s):  
 CAMILLE J KASSAR  
 LAW OFFICES OF CAMILLE KASSAR, LLC  
 271 ROUTE 46 WEST  
 SUITE C-102  
 FAIRFIELD, NJ 07004  
 Mode of Service: Notice of Electronic Filing (NEF)

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Dated: November 20, 2020

By: /S/ Jackie Michaels  
 Jackie Michaels

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